CLAIMS

Claims 1-23 have been canceled herein and claims 24-47 have been added.

The following listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims

1.   (Canceled) A point of service third party adjudicated payment system, comprising:

a point of service terminal which accepts a payment system access card for payment for a purchase of at least one of a service and product by a customer, at least part of said purchase being reimbursable by a third party payor, and which creates a purchase transaction;

an adjudication engine which processes said purchase transaction so as to adjudicate substantially in real-time a first portion of said purchase which is to be paid by the third party payor and a second portion of said purchase which is to be paid by the customer and returns an adjudicated settlement transaction to said point of service terminal designating at least said first portion and said second portion; and

a payment system which transfers funds in accordance with said adjudicated settlement transaction whereby the third party payor is debited by said first portion and the point of service provider is paid said first portion and a payment account accessible by said payment system access card is charged at least said second portion and the point of service provider is paid said second portion.

2.   (Canceled) A system as in claim 1, wherein said adjudication engine is connected to a node on the Internet and said point of service terminal accesses said adjudication engine via an Internet connection to said node.

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3. (Canceled) A system as in claim 1, wherein said adjudication engine includes a data driven rules engine which processes data from the customer, the point of service provider, the third party payor, and the payment system to determine the first portion of the payment to be paid by the third party payor.

4. (Canceled) A system as in claim 1, wherein said payment system access card is one of a credit card, debit card, and purchase card, said payment system includes a credit card network, and said adjudicated settlement transaction is formatted as a credit card transaction for said credit card network.

5. (Canceled) A system as in claim 4, wherein said purchase transaction includes at least one of product and service codes which said adjudication engine compares to payment parameters and conditions from the third party payor to determine the value of said first portion of said purchase to be paid by the third party payor.

6. (Canceled) A system as in claim 5, wherein the point of service provider is a healthcare provider and said payment parameters and conditions are determined by a healthcare policy between the customer's employer and the third party payor.

7. (Canceled) A system as in claim 6, wherein said payment system access card is cobranded so as to include an account number for said credit card network and said healthcare policy.

8. (Canceled) A method of providing third party adjudicated payment at a point of service, comprising the steps of:

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providing a payment system access card to a point of service provider for payment for

a purchase of at least one of a service and product by a customer, at least part of said purchase being

reimbursable by a third party payor;

transmitting a purchase transaction to an adjudication engine for processing;

said adjudication engine adjudicating said purchase transaction substantially in real-

time so as to determine a first portion of said purchase which is to be paid by the third party payor

and a second portion of said purchase which is to be paid by the customer;

said adjudication engine returning an adjudicated settlement transaction to said point

of service designating at least said first portion and said second portion; and

transferring funds in accordance with said adjudicated settlement transaction whereby

the third party payor is debited by said first portion and the point of service provider is paid said first

portion and a payment account accessible by said payment system access card is charged at least said

second portion and the point of service provider is paid said second portion.

9.   (Canceled) A method as in claim 8, wherein said transferring step comprises the

steps of charging said payment account by said first and second portions and crediting said payment

account by said first portion.

10.   (Canceled) A method as in claim 8, wherein said transferring step comprises the

steps of debiting the third party payor by said first portion, paying the point of service provider said

first portion, charging said payment account by at least said second portion, and paying the point of

service provider said second portion.

11.   (Canceled) A method as in claim 8, wherein said adjudication engine is connected to a node on the Internet and said transmitting step comprises the step of providing an Internet connection to said node.

12.   (Canceled) A method as in claim 8, wherein said payment system access card is one of a credit card, a debit card, and a purchase card, and said funds transferring step comprises the steps of formatting said adjudicated settlement transaction as a credit card transaction and processing said adjudicated settlement transaction in a credit card network.

13.   (Canceled) A method as in claim 6, wherein said adjudicating step comprises the step of comparing at least one of product and service codes in said purchase transaction payment parameters and conditions from the third party payor to determine the value of said first portion of said purchase to be paid by the third party payor.

14.   (Canceled) A method of providing adjudicated payment of reimbursable healthcare costs to a healthcare provider at a point of service of a patient, comprising the steps of:

providing a payment system access card to the healthcare provider at said point of service for payment for a purchase of at least one of healthcare products and services by the patient, at least part of said purchase being reimbursable by a third party payor;

transmitting a purchase transaction to an adjudication engine for processing;

said adjudication engine adjudicating said purchase transaction substantially in real-time so as to determine a first portion of said purchase which is to be paid by the third party payor and a second portion of said purchase which is to be paid by the patient;

said adjudication engine returning an adjudicated settlement transaction to said point of service designating at least said first portion and said second portion; and

transferring funds in accordance with said adjudicated settlement transaction whereby the third party payor is debited by said first portion and the healthcare provider is paid said first portion and a payment account accessible by said payment system access card is charged at least said second portion and the healthcare provider is paid said second portion.

15.   (Canceled) A method as in claim 14, wherein said adjudication engine is connected to a node on the Internet and said transmitting step comprises the step of providing an Internet connection to said node.

16.   (Canceled) A method as in claim 14, wherein said payment system access card is cobranded so as to include an account number for a credit card network and a healthcare policy between the patient's employer and the third party payor, and said funds transferring step comprises the steps of formatting said adjudicated settlement transaction as a credit card transaction and processing said adjudicated settlement transaction in said credit card network.

17.   (Canceled) A method as in claim 16, wherein said adjudicating step comprises the step of comparing at least one of product and service codes in said purchase transaction to payment parameters and conditions from the third party payor to determine the value of said first portion of said purchase to be paid by the third party payor, whereby said payment parameters and conditions are determined by said healthcare policy.

18.   (Canceled) A method as in claim 14, wherein said funds transferring step comprises the steps of charging said payment account by said first and second portions and crediting said payment account by said first portion.

19.   (Canceled) A method as in claim 14, wherein said funds transferring step comprises the steps of debiting the third party payor by said first portion, paying the healthcare provider said first portion, charging said payment account by at least said second portion, and paying the healthcare provider said second portion.

20.   (Canceled) A method as in claim 14, wherein said payment system access card is provided to the healthcare provider in said providing step prior to provision of healthcare services, comprising the additional step of accessing said adjudication engine to verify patient eligibility for payment for services by the third party payor prior to provision of healthcare services by the healthcare provider.

21.   (Canceled) A method as in claim 20, comprising the additional steps of providing a coverage profile for the patient to the healthcare provider and comparing a preliminary diagnosis for healthcare services to be provided to the patient to said coverage profile prior to providing healthcare services to the patient.

22.   (Canceled) A method of converting a healthcare transaction into a credit card transaction for payment by a patient, comprising the steps of:

transmitting at least one of healthcare product and service codes for healthcare products and services purchased by the patient from a healthcare provider at a point of service to an adjudication engine for processing;

said adjudication engine adjudicating said product and service codes substantially in real-time so as to determine a first portion of said purchased healthcare products and services which is to be paid by a third party payor and a second portion of said purchased healthcare services which is to be paid by the patient;

said adjudication engine returning an adjudicated settlement transaction to said point of

service designating at least said first portion and said second portion;

formatting said adjudicated settlement transaction as a credit card transaction at said point of

service; and

processing said formatted adjudicated settlement transaction in a credit card network for

payment.

23.   (Canceled) A method as in claim 22, wherein said credit card network is accessed in

said processing step using a payment system access card including one of a credit card, a debit card,

and a purchase card, and said payment system access card is cobranded so as to include an account

number for said credit card network and a healthcare policy between the patient's employer and said

third party payor, whereby said processing step comprises the step of using said account number to

access said credit card network.

24.   (New) A system comprising:

a point of service terminal which accepts a payment system access card for payment for a

purchase of at least one of a service and product by a customer at a point of service provider, at least

part of said purchase being reimbursable by a third party, and which creates a purchase transaction;

an adjudication engine which processes said purchase transaction substantially in real-time so

as to calculate a covered portion of said purchase that is to be paid by the third party; and

a payment system which debits the payment system access card for said covered portion that

is to be paid by the third party and pays the point of service provider said covered portion.

25.   (New) A system as in claim 24, wherein the point of service terminal is located in a

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26.   (New) A system as in claim 24, wherein the point of service terminal is located in a physician office.

27.   (New) A system as in claim 24, wherein said purchase transaction includes at least one product identifier which said adjudication engine compares to payment parameters and conditions to determine the value of said covered portion of said purchase to be paid by the third party.

28.   (New) A system as in claim 24, wherein said purchase transaction includes at least one service code which said adjudication engine compares to payment parameters and conditions from the third party to determine the value of said covered portion of said purchase to be paid by the third party.

29.   (New) A system as in claim 24, wherein said purchase includes at least one copayment amount.

30.   (New) A system as in claim 24, wherein said adjudication engine is connected to a node on the Internet and said point of service terminal accesses said adjudication engine via an Internet connection to said node.

31.   (New) A system as in claim 24, wherein said adjudication engine includes a data driven rules engine which processes data from the customer, the point of service provider, the third party, and the payment system to determine the covered portion of the payment to be paid by the third party.

32.   (New) A system as in claim 24, wherein said payment system access card is one of a credit card, debit card, and purchase card, said payment system includes a credit card network, and said adjudicated settlement transaction is formatted as a credit card transaction for said credit card network.

33.   (New) A system as in claim 24, wherein said adjudication engine calculates a non-covered portion which is to be paid by the customer.

34.   (New) A system as in claim 33, wherein said payment system charges the payment system access card for said non-covered portion that is to be paid by the customer and pays the point of service provider said non-covered portion.

35.   (New) A system as in claim 33, wherein said payment system charges a personal credit card of the customer for said non-covered portion that is to be paid by the customer and pays the point of service provider said non-covered portion.

36.   (New) A method comprising:

providing a payment system access card to a point of service provider for payment for a purchase of at least one of a service and product by a customer, at least part of said purchase being reimbursable by a third party;

transmitting a purchase transaction to an adjudication engine for processing;

said adjudication engine adjudicating said purchase transaction substantially in real-time so as to calculate a covered portion of said purchase that is to be paid by the third party; and

transferring funds in accordance with said adjudicated transaction whereby the payment system access card is debited for said covered portion that is to be paid by the third party and the point of service provider is paid said covered portion.

37.   (New) A method as in claim 36, wherein the point of service provider is a pharmacy.

38.   (New) A method as in claim 36, wherein the point of service provider is a physician.

39.   (New) A method as in claim 36, wherein said purchase transaction includes at least one product identifier which said adjudication engine compares to payment parameters and conditions to determine the value of said covered portion of said purchase to be paid by the third party.

40.   (New) A method as in claim 36, wherein said purchase transaction includes at least one service code which said adjudication engine compares to payment parameters and conditions from the third party to determine the value of said covered portion of said purchase to be paid by the third party.

41.   (New) A method as in claim 36, wherein said purchase includes at least one copayment amount.

42.   (New) A method as in claim 36, wherein said adjudication engine is connected to a node on the Internet and said transmitting step includes the step of providing an Internet connection to said node.

43.   (New) A method as in claim 36, wherein said adjudicating step includes a data driven rules engine which processes data to determine the covered portion of the payment to be paid by the third party.

44.   (New) A method as in claim 36, wherein said payment system access card is one of a credit card, debit card, and purchase card, and said transferring funds step comprises the steps of formatting said adjudicated transaction as a credit card transaction and processing said adjudicated transaction in a credit card network.

45.   (New) A method as in claim 36, wherein said adjudicating step further includes calculating a non-covered portion which is to be paid by the customer.

46.   (New) A method as in claim 45, wherein said transferring funds step further includes charging the payment system access card for said non-covered portion that is to be paid by the customer and paying the point of service provider said non-covered portion.

47.   (New) A method as in claim 45, wherein said transferring funds step further includes charging a personal credit card of the customer for said non-covered portion that is to be paid by the customer and paying the point of service provider said non-covered portion.